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EXHIBIT "D"

ASSIGNMENT OF MORTGAGE

THIS ASSIGNMENT OF MORTGAGE is made as of this 15 day of July, 1987 between The First National Bank of Maryland (hereafter, the "Assignor"), and William L. Hallam (hereafter, the "Assignee").

WHEREAS, Ernest Francis Gelwicks executed and delivered a Mortgage dated March 21, 1984 to the Assignor (hereafter, the "Mortgage"), which Mortgage is recorded among the land records of Frederick County, Maryland, in Book 1233, Page 178; and

WHEREAS, said Mortgage was modified by a Partial Release and Modification Agreement dated February 28, 1986 and recorded among the land records of Frederick County, Maryland, in Book 1327, Page 275; and

WHEREAS, the Assignor, by this instrument, wishes to assign the Mortgage to the Assignee so that the Assignee can exercise the power of sale contained in the Mortgage pursuant to the provisions of Section 7-105 of the Real Property Article, Maryland Annotated Code and Maryland Rules W70 et seq.

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) and for other good and valuable consideration, the neceipt and adequacy of which are hereby acknowledged, ASSISSIGNOT (\$01.715:12) hereby assigns, transfers, conveys and sets over to Assignee all of Assignor's right, title and interest in and to the aforesaid Mortgage and to all sums due and to become due thereunder, for